Case 09-07351 Doc 1 Filed 03/05/09 Entered 03/05/09 08:28:27 Desc Main Page 1 of 42

Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Thompson, Gerald L. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-9015 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 548 N. Laramie Chicago IL ZIPCODE ZIPCODE 60644 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25.001- \boxtimes 1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100 000 Estimated Assets S0 to \$100,001 to \$50,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion to \$1 million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$1 billion \$1 billion million million million million

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Voluntary Petition	Name of Debtor(s):)g.
(This page must be completed and filed in every case)	Gerald L. Thom	oson	
All Prior Bankruptcy Cases Filed Within Last 8 Yo	<u>. </u>		
Location Where Filed:	Case Number:	Date Filed:	
NONE	Coor November	D-4- E1-4	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If more	e than one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
NONE District:	Relationship:	Indae.	
District.	Relationship.	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) Exhibit A is attached and made a part of this petition	whos I, the attorney for the petitioner have informed the petitioner that or 13 of title 11, United States G	RICHMOND	7, 11, 12 able under
	Exhibit C	<u>``</u>	
Does the debtor own or have possession of any property that poses or is alleg or safety? Yes, and exhibit C is attached and made a part of this petition. No	ged to pose a threat of imminent and	l identifiable harm to public health	
(To be completed by every individual debtor. If a joint petition is filed, each	Exhibit D spouse must complete and attach a	separate Exhibit D.)	
Exhibit D completed and signed by the debtor is attached and made if this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a			
	Regarding the Debtor - Venue		
	k any applicable box)		
Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days the		trict for 180 days immediately	
There is a bankruptcy case concerning debtor's affiliate, general partner,			
Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States but is a defenda the interests of the parties will be served in regard to the relief sought in	nt in an action proceeding [in a fede		
	Resides as a Tenant of Resident	ial Property	
(Check all a Landlord has a judgment against the debtor for possession of debto	applicable boxes.) or's residence. (If box checked, comp	plete the following.)	
_			
	(Name of landlord that	obtained judgment)	
	(Address of landlord)		
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession			
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due du	iring the 30-day	
Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(l)).		

Official Form 1 (1/08) Official Form 1 (1/08)	
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Gerald L. Thompson
	Signatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States
signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)	Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Gerald L. Thompson Signature of Debtor	- X
X Signature of Joint Debtor	(Signature of Foreign Representative)
	(Printed name of Foreign Representative)
Telephone Number (if not represented by attorney)	2/14/2009
2/14/2009 Date	(Date)
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X /s/ MICHAEL R. RICHMOND Signature of Attorney for Debtor(s) MICHAEL R. RICHMOND 3124632 Printed Name of Attorney for Debtor(s) HELLER & RICHMOND, LTD. Firm Name 33 NORTH DEARBORN STREET Address SUITE 1600	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
CHICAGO IL 60602	Printed Name and title, if any, of Bankruptcy Petition Preparer
(312) 781-6700 Telephone Number	
2/14/2009 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets
Title of Authorized Individual 2/14/2009	conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.
Date	= imprisonment or both. 11 U.S.C. § 110, 18 U.S.C. § 130.

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B22A (Official Form 22A) (Chapter 7) (12/08)

In re	Gerald L	Thompson	
_		Debtor(s)	
Case			
		(If known)	

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this
☐ The presumption arises.
☐ The presumption does not arise.
☐ The presumption is temporarily inapplicable.
(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
1C	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filling a motion raising the means test presumption expires in your case before your exclusion period ends. Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	 a.

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. \(\subseteq Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both 2 Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during the six calendar Column A Column B months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six month total by six, and enter the Spouse's Debtor's result on the appropriate line. Income Income 3 Gross wages, salary, tips, bonuses, overtime, commissions. \$3,061.00 \$ Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. 4 \$0.00 a. Gross receipts b. Ordinary and necessary business expenses \$0.00 \$0.00 \$ Business income Subtract Line b from Line a Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. 5 \$0.00 a. Gross receipts b. Ordinary and necessary operating expenses \$0.00 Subtract Line b from Line a C. Rent and other real property income \$0.00 \$ 6 \$0.00 \$ Interest, dividends, and royalties. 7 \$ Pension and retirement income. \$0.00 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. 8 Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is \$0.00 \$ icompleted. Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in 9 Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to Debtor \$0.00 Spouse \$ be a benefit under the Social Security Act \$0.00 \$ Specify source and amount. If necessary, list additional sources on a Income from all other sources. Do not include alimony or separate maintenance payments paid by your spouse 10 if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. 0 a. 0 Total and enter on Line 10 \$0.00 \$ Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the \$3,061.00 \$ total(s). Total Current Monthly Income for § 707(b)(7). If Column B has been completed, 12 add Line 11. Column A to Line 11. Column B. and enter the total. If Column B has not been \$3.061.00 completed, enter the amount from Line 11, Column A.

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$36,732.00				
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: ILLINOIS b. Enter debtor's household size: 1	\$45,604.00				
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.					

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)							
16	Enter the amount from Line 12.		\$				
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.						
	b.	\$					
	С.	\$					
	Total and enter on Line 17	-	\$				
18	Current monthly income for § 707(b)(2). Subtract Line	17 from Line 16 and enter the result.	\$				

Part V. CALCULATION OF DEDUCTIONS FROM INCOME							
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)							
National Standards: food, clothing, and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)							
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.						
	Household members under 65 years of age	Household members 65 years of age or older					
	a1. Allowance per member	a2. Allowance per member					
	b1. Number of members	b2. Number of members					
	c1. Subtotal	c2. Subtotal	\$				
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the						

20B	Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.						
200	a. IRS Housing and Utilities Standards; mortgage/rental expense	\$	\neg				
	b. Average Monthly Payment for any debts secured by your						
	home, if any, as stated in Line 42	\$					
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$				
21	Local Standards: housing and utilities; adjustment. If you cor Lines 20A and 20B does not accurately compute the allowance to which you state the basis for your contention in the space below:		\$				
	Local Standards: transportation; vehicle operation/public transport You are entitled to an expense allowance in this category regardless of who operating a vehicle and regardless of whether you use public transportation	nether you pay the expenses of					
22A	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. ☑ 0 ☐ 1 ☐ 2 or more.						
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation.						
	If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census						
	Region. (These amounts are available at www.usdoj.gov/ust/ or from the	•	\$				
	Local Standards: transportation; additional public transportation ex	vnonco If you now the energting expenses					
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
	www.usuoj.govustr	The dork of the bankuptoy court.)	\$				
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)						
	☐ 1 ☐ 2 or more.						
	Enter in Line a helpy, the "Ownership Costs" for "One Car" from the IBS	Local Standarda: Transportation					
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average						
23	Monthly Payments for any debts secured by Vehicle 1, as stated in Line 4	•					
	Line a and enter the result in Line 23. Do not enter an amount les	s than zero.					
	a. IRS Transportation Standards, Ownership Costs	\$	1				
	b. Average Monthly Payment for any debts secured by Vehicle 1,		1				
	as stated in Line 42	\$	\$				
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.						
	Local Standards: transportation ownership/lease expense; Vehicle	2.					
	Complete this Line only if you checked the "2 or more" Box in Line 23.						
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy cou	·					
	the Average Monthly Payments for any debts secured by Vehicle 2, as sta						
24	from Line a and enter the result in Line 24. Do not enter an amount le		¬				
	a. IRS Transportation Standards, Ownership Costs	\$	_				
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$					
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	71.				
		Subtract Line b Horn Line a.	\$				

DZZA (C	Miciai Form 22A) (Grapter 7) (12700) - Goric.						
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.						
26	Other Necessary Expenses: mandatory payroll deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.						
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.						
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.	\$					
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$					
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$					
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.						
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service such as						
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32	\$					
Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32							
	Health Insurance, Disability Insurance and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.						
	a. Health Insurance \$						
	b. Disability Insurance \$						
34	c. Health Savings Account \$						
	Total and enter on Line 34	\$					
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the						
	space below: \$						
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.						
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$					
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that reasonable and necessary and not already accounted for in the IRS Standards.	\$					

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Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or 38 secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is \$ reasonable and necessary and not already accounted for in the IRS Standards. Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National 39 Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is \$ reasonable and necessary. Continued charitable contributions. Enter the amount that you will continue to contribute in the 40 \$ form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$ 41 Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42. Name of Creditor Property Securing the Debt Does payment Average Monthly include taxes or insurance? Payment 42 a. \$ yes no yes no b. \$ no ves C. \$ yes no d. \$ e. \$ yes no Total: Add Lines a - e \$ Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount 43 a. \$ b. \$ c. \$ d. \$ e. \$ Total: Add Lines a - e \$ Enter the total amount, divided by 60, of all priority claims, such Payments on prepetition priority claims. as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. 44 Do not include current obligations, such as those set out in Line 28. \$

שבבת (כ	riiiciai	Form 22A) (Chapter 7) (12/06) - Cont.						
	the fo	oter 13 administrative expenses. If you are eligible to file a case obllowing chart, multiply the amount in line a by the amount in line b, and inistrative expense.						
	a. Projected average monthly Chapter 13 plan payment. \$							
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	х					
	C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$				
46	Tota	I Deductions for Debt Payment. Enter the total of Lines 42 through	ıgh 45.	\$				
		Subpart D: Total Deducti	ons from Income					
47	Tota	I of all deductions allowed under § 707(b)(2). Enter the total	of Lines 33, 41, and 46.	\$				
		Part VI. DETERMINATION OF § 7	07(b)(2) PRESUMPTION					
48	Ente	r the amount from Line 18 (Current monthly income for § 707(b)	(2))	\$				
49	Ente	r the amount from Line 47 (Total of all deductions allowed under	§ 707(b)(2))	\$				
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result							
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.							
	Initia	Il presumption determination. Check the applicable box and pro	oceed as directed.					
52	The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Page 1.							
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. VI (Lines 53 through 55). Complete the remainder of Part							
53	Enter the amount of your total non-priority unsecured debt							
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.							
	Seco	ondary presumption determination. Check the applicable box	and proceed as directed.					
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.							
		PART VII. ADDITIONAL EX	XPENSE CLAIMS					
	healt mont	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. Expense Description Monthly Amount						
56	a.		\$					
	b.		\$					
	C.		\$					

Total: Add Lines a, b, and c

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Identify a point case, between the strue and correct. (If this a joint case, between the between the strue and correct. (If this a joint case, between the between the between the strue and correct. (If this a joint case, between the between

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re	Gerald 1	L.	Thompson				Case No. Chapter	7	
-				Debtor(s)		_			

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Fo	₽±₽100000000000000000000000000000000000	Doc 1	Filed 03/05/09 Document	Entered 03/05/09 Page 13 of 42	08:28:27	Desc Main
[Must be accomp	anied by a motion for determined by a motion for determined by a lineapacity. (Define Disability. (Defined)	rmination by the din 11 U.S. alizing and min 11 U.S.C pate in a creci	the court.] C. § 109 (h)(4) as impain aking rational decisions v C. § 109 (h)(4) as physica dit counseling briefing in p	se of: [Check the applicable so ed by reason of mental illness or with respect to financial responsi- lly impaired to the extent of bein person, by telephone, or through	r mental deficienc ibilities.); ng unable, after	;y
	5. The United States truste 109(h) does not apply in this	•	tcy administrator has det	ermined that the credit counseling	ng requirement	
I certify	under penalty of perjury	that the info	ormation provided abov	ve is true and correct.		
Signature of Del	btor: /s/ Geralo	l L. Tho	mpson			
Date: 2/14	/2009					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Gerald .	L.	Thompson			Case No. Chapter	
					/ Debtor		
	Attorney for I	Debt	or: MICHAEL R	RICHMOND	_		

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 2/14/2009 Respectfully submitted,

X /s/ MICHAEL R. RICHMOND

Attorney for Petitioner: MICHAEL R. RICHMOND

HELLER & RICHMOND, LTD.

33 NORTH DEARBORN STREET SUITE 1600 CHICAGO IL 60602 (312) 781-6700 Case 09-07351 Doc 1 Filed 03/05/09 Entered 03/05/09 08:28:27 Desc Main Form B 201 (11/03) Document Page 15 of 42

UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can expain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankuptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.								
2/14/2009	/s/Gerald L. Thompson							
Date	Signature of Debtor	Case Number						

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In re	Gerald L.	Thompson	. Case No.	
		Debtor(s)	,	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife Joint Community	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
None	Community		None
	1		

(Report also on Summary of Schedules.)

No continuation sheets attached

0.00

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In re Gerald L. Thompson	. Case No.
Debtor(s)	(if know

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	Type of Property N Description and Location of Property O Husband-			Current Value of Debtor's Interest, in Property Without	
	n e	c	Husband- Wife- Joint Community-	W J	Deducting any Secured Claim or Exemption
1. Cash on hand.	x	L			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Park National of Oak Park checking Location: In debtor's possession			\$ 2,500.00
Security deposits with public utilities, telephone companies, landlords, and others.	x				
Household goods and furnishings, including audio, video, and computer equipment.		Misc Household Goods and Furnishings Location: In debtor's possession			\$ 1,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x				
6. Wearing apparel.		Necessary clothing Location: In debtor's possession			\$ 500.00
7. Furs and jewelry.	x				
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				

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In re <i>Gerald L</i> .	Thompson		Case No.	
	Debtor(s)	,		(if knowr

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Obtaindation Office)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		lusband- Wife- Joint- mmunity-	-W J	in Property Without Deducting any Secured Claim or Exemption
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Toys R Us 401k plan Location: In debtor's possession			Unknown
Stock and interests in incorporated and unincorporated businesses. Itemize.	x				
14. Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		2005 Toyota Camry LE Location: In debtor's possession			\$ 10,000.00
26. Boats, motors, and accessories.	x				
27. Aircraft and accessories.	X				

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In re <i>Gerald L.</i>	Thompson	Case No.	
	Debtor(s)	,	(if known

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Odriandation Officet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n		andI Wife\ Joint	·w	in Property Without Deducting any Secured Claim or
	е	Commi	nity	·C	Exemption
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	x				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

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Gerald L. Thompson	Case No.	
Debtor(s)		(if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Park National of Oak Park	735 ILCS 5/12-1001(b)	\$ 2,500.00	\$ 2,500.00
Misc Household Goods and Furnishings	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Necessary clothing	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
Toys R Us 401k plan	735 ILCS 5/12-1006	\$ 0.00	Unknown
2005 Toyota Camry LE	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400.00 \$ 254.00	\$ 10,000.00

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In re Gerald L. Thomps	on	,	Case No.	
	Debtor(s)			(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Of V: H W J	f Lien, and D	as Incurred, Nature Pescription and Market erty Subject to Lien	Contingent	Unliquidated		mount of Claim Without Deducting Value of Collateral	Unsecure Portion, If <i>I</i>	
Account No: 0001 Creditor # : 1 Toyota Mtr 111 W 22nd St Oakbrook IL 60521			2005-02-	0,000.00				\$ 7,346.00	\$	0.00
Account No:			Value:							
Account No:			Value:							
No continuation sheets attached		1	I	Su (Total		tal \$		\$ 7,346.00		0.0
				(Use only o	Ton las	otal t pag	e)	\$ 7,346.00 ort also on Summary of		0.0

Statistical Summary of

Certain Liabilities and Related Data)

Schedules.)

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In re Gerald L. Th	ompson	_, Case No.
		•

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

aispi	ned, place an X in the column labeled. (You may need to place an X in more than one of these three columns.)									
box l	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the ox labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.									
	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ty listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts t this total also on the Statistical Summary of Certain Liabilities and Related Data.									
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not ed to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.									
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.									
TYP	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)									
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).									
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).									
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).									
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).									
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).									
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).									
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).									
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).									
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a									

drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*}Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re Gerald L. Thompson	,	, Cas	se No.
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7783 Creditor # : 1 Amex P.o. Box 981537 El Paso TX 79998		H	2005-09-06				\$ 117.00
Account No: 8680 Creditor # : 2 ATLAntic Credit c/o Blitt & Gaines 661 Glenn Ave Wheeling IL 60090			2007 lawsuit				\$ 9,315.00
Account No: 0007 Creditor # : 3 Brclysbankde 125 South West Str Wilmington DE 19801		Н	2004-06-14				\$ 5,243.00
Account No: 8588 Creditor # : 4 Cap One Pob 30281 Salt Lake City UT 84130		H	2005-08-30				\$ 1,479.00
2 continuation sheets attached		<u>J</u>	l .	Sub	tota Tota	•	\$ 16,154.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gerald L. T	hompson		,	Case No.	
		_			_	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 0402	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community 2005-06-01	Contingent	Unliquidated	Disputed	Amount of Claim
Creditor # : 5 Consultants In							
Account No: 0402 Representing: Consultants In			LEGAL LIAISON SERVIC 2525 W. PETERSON AVE CHICAGO IL 60659-4123				
Account No: 3187 Creditor # : 6 Consultants In		H	2008-07-01				\$ 235.00
Account No: 3187 Representing: Consultants In			LEGAL LIAISON SERVIC 2525 W. PETERSON AVE CHICAGO IL 60659-4123				
Account No: 5771 Creditor # : 7 Med1 02 Gregory Emer		Н	2006-03-16				\$ 560.00
Account No: 5771 Representing: Med1 02 Gregory Emer			NCO- MEDCLR POB 41448 PHILADELPHIA PA 19101				
Sheet No. 1 of 2 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched t	to Sc	chedule of (Use only on last page of the completed Schedule F. Report also on Suand, if applicable, on the Statistical Summary of Certain Liabilitie	mmary of S	Tota ched	al \$	\$ 991.00

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nre Gerald L. Thompson	 Case No.
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Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 2407	Co-Debtor	J、	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community 2006-11-01	Contingent	Unliquidated	Disputed	Amount of Claim
Creditor # : 8 Midwest Cardiac Cent							
Account No: 2407 Representing: Midwest Cardiac Cent			DEPENDON COLLECTION SE PO BOX 4833 OAK BROOK IL 60522				
Account No: 2574 Creditor # : 9 Resugence Financial Legal Dept 4100 Commercial Ave. Northbrook IL 60062			2008 lawsuit				\$ 3,979.00
Account No: 8628 Creditor # : 10 Washington Mutual		H	2007-07-27				\$ 16,384.00
Account No: 8628 Representing: Washington Mutual			ASSET ACCEPT PO BOX 2036 WARREN MI 48090				
Account No:							
Sheet No. 2 of 2 continuation sheets attack Creditors Holding Unsecured Nonpriority Claims	ned t	to So	chedule of (Use only on last page of the completed Schedule F. Report also on Sun and, if applicable, on the Statistical Summary of Certain Liabilities	nmary of So	Tot a	al \$ ules	\$ 20,540.00 \$ 37,685.00

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nre <i>Gerald L.</i>	Thompson	/ Debtor	Case No.	
				(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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In re	Gerald L.	Thompson	/ Debtor	Case No.	
-			_	_	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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n re <i>Gerald L.</i>	Thompson		,	Case No.	
		Debtor(s)			(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: Single	RELATIONSHIP(S):		AGE(S):		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Maintenance				
Name of Employer	Toys R Us				
How Long Employed	20 years				
Address of Employer	2995 Plainfield Rd Plainfield IL 60544				
INCOME: (Estimate of averaç	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, sala	ry, and commissions (Prorate if not paid monthly)	\$	3,085.33	1	0.00
 Estimate monthly overtime SUBTOTAL 		\$ \$	0.00 3,085.33		0.00
4. LESS PAYROLL DEDUCT	TIONS	Ψ	3,003.33	Ψ	0.00
a. Payroll taxes and socia	al security	\$ \$	677.82		0.00
b. Insurancec. Union dues		\$ \$	277.33 0.00	*	0.00 0.00
d. Other (Specify):		\$	0.00	Ţ.	0.00
5. SUBTOTAL OF PAYROLL	. DEDUCTIONS	\$	955.15	\$	0.00
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$	2,130.18	\$	0.00
	ation of business or profession or farm (attach detailed statement)	\$	0.00	\$	0.00
8. Income from real property9. Interest and dividends		\$ \$	0.00 0.00	\$ \$	0.00 0.00
10. Alimony, maintenance or of dependents listed above.	support payments payable to the debtor for the debtor's use or that	\$	0.00	*	0.00
Social security or governr (Specify):	nent assistance	\$	0.00	\$	0.00
12. Pension or retirement inc	ome	\$	0.00		0.00
13. Other monthly income		ው	0.00	œ.	0.00
(Specify):		\$	0.00		0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	т	0.00
15. AVERAGE MONTHLY IN	·	\$	2,130.18	\$	0.00
	MONTHLY INCOME: (Combine column totals		\$	2,130.1	. <u>8</u>
from line 15; if there is only	y one debtor repeat total reported on line 15)		also on Summary of Socal Summary of Certain		
17 Describe any increase	or decrease in income reasonably anticipated to occur within the year	following the filing	of this document:		
17. Describe any increase	or decrease in income reasonably anticipated to occur within the year	Tollowing the ming	or this document.		

In re Gerald L. Thompson	, Case No.
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	650.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes \(\square\) No \(\square\)		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	0.00
c. Telephone d. Other <i>cable</i>	\$	64.00
	\$	40.00
Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	10.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	93.00
e. Other	\$	0.00
Other	\$	0.00
Guidi	Ť	
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		462.00
a. Auto	\$	463.00
b. Other:	\$	0.00
c. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0.00
17. Other: PERSONAL ITEMS & GROOMING	\$	110.00
Other:	\$	0.00
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	2,130.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
10. December any more accordance in experimitation reasonably analogated to coolar within the year following the ining of the accountries.		
20. STATEMENT OF MONTHLY NET INCOME		2 120 10
a. Average monthly income from Line 16 of Schedule I	\$	2,130.18
b. Average monthly expenses from Line 18 above	\$	2,130.00
c. Monthly net income (a. minus b.)	\$	0.18
		

UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Gerald L.	Thompson			Case No.	
					Chapter:	7
				/Debtor(s)		
Attorne	ey For Debtor:	MICHAEL R.	RICHMOND			

LIST OF CREDITORS

#	CREDITOR	CLAIM AND SECURITY	$\square \bowtie \square$	CLAIM AMOUNT
1	Amex P.o. Box 981537 El Paso, TX 79998			\$ 117.00
2	ATLAntic Credit c/o Blitt & Gaines 661 Glenn Ave Wheeling, IL 60090	lawsuit		\$ 9,315.00
3	Brclysbankde 125 South West Str Wilmington, DE 19801			\$ 5,243.00
4	Cap One Pob 30281 Salt Lake City, UT 84130			\$ 1,479.00
5	Consultants In			\$ 196.00
6	Consultants In			\$ 235.00
7	Med1 02 Gregory Emer			\$ 560.00
8	Midwest Cardiac Cent			\$ 177.00

West Group, Rochester, 09-07351 Doc 1 Filed 03/05/09 Entered 03/05/09 08:28:27 Desc Main Document Page 31 of 42
LIST OF CREDITORS

(Continuation Sheet)

	(Continuation Sheet)				
#	CREDITOR	CLAIM AND SECURITY	\Box \Diamond \Box \Diamond	CLAIM AMOUNT	
9	Resugence Financial Legal Dept 4100 Commercial Ave. Northbrook, IL 60062	lawsuit		\$ 3,979.00	
10	Toyota Mtr 111 W 22nd St Oakbrook, IL 60521			\$ 7,346.00	
11	Washington Mutual			\$ 16,384.00	

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UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

Case No.

In re Gerald L. Thompson	Case No.
<u>-</u>	Chapter 7
	/ Debtor
Attorney for Debtor: MICHAEL R. RICHMOND	
VERIFICATION	ON OF CREDITOR MATRIX
The above named Debtor(s) hereby	verify that the attached list of creditors is true and correct to the
best of our knowledge.	
Date: 2/14/2009	/s/ Gerald I. Thompson

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P.o. Box 981537 El Paso, TX 79998

ASSET ACCEPT PO BOX 2036 WARREN, MI 48090

ATLAntic Credit c/o Blitt & Gaines 661 Glenn Ave Wheeling, IL 60090

Brclysbankde 125 South West Str Wilmington, DE 19801

Cap One Pob 30281 Salt Lake City, UT 84130

Consultants In

DEPENDON COLLECTION SE PO BOX 4833 OAK BROOK, IL 60522

LEGAL LIAISON SERVIC 2525 W. PETERSON AVE CHICAGO, IL 60659-4123

Med1 02 Gregory Emer

MICHAEL R. RICHMOND 33 NORTH DEARBORN STREET SUITE 1600 CHICAGO, IL 60602

Midwest Cardiac Cent

NCO- MEDCLR POB 41448 PHILADELPHIA, PA 19101

Resugence Financial Legal Dept 4100 Commercial Ave. Northbrook, IL 60062

Gerald L. Thompson 548 N. Laramie Chicago, IL 60644

Toyota Mtr 111 W 22nd St Oakbrook, IL 60521

Washington Mutual

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	EASTERN DIVISION	
In re Gerald L. Thompson		Case No. Chapter 7
CHARTER 7 INI		INTENTION
	te. (Part A must be completed for EACH debt which is secured	
Property No. 1		
Creditor's Name : Toyota Mtr	Describe Property Securir 2005 Toyota Camry LI	_
Surrendered ⊠ Retained If retaining the property, I intend to (check at least one Redeem the property Reaffirm the debt Other. Explain Property is (check one): Claimed as exempt ⊠ Not claimed Part B - Personal property subject to unexpired leases if necessary.) Property No. 1	(for ex	ample, avoid lien using 11 U.S.C § 522 (f)). expired lease. Attach additional pages
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
I declare under penalty of perjury that the ab personal property subject to an unexpired le	Signature of Debtor(s) bove indicates my intention as to any property of my esta	te securing a debt and/or
Date: <u>2/14/2009</u>	Debtor: /s/ Gerald L. Thompson	
Date:	Joint Debtor:	

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Document Page 35 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Gerald L. Thompson

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$5,663.00 Last Year: \$37,752 Year before: \$34,000.00

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

tlan	tic Credit v.	collection		Circuit Court of	open
homp	son				
	cial v.			Illinois	
	gence	COTTECTION		Cook County,	open
) <i>8M</i> 1 –	172574	collection		Circuit Court of	open
	ASE NUMBER	NATURE OF PR	ROCEEDING	AND LOCATION	STATUS OR DISPOSITION
APTIC	ON OF SUIT	· · · · ·		COURT OR AGENCY	
None	a. List all suits and adm	inistrative proceedings to der chapter 12 or chapter	which the debtor is or was 13 must include information		eceding the filing of this bankruptcy case er or not a joint petition is filed, unless th
None		filing under chapter 12 of	or chapter 13 must include pa		or the benefit of creditors who are or werer or not a joint petition is filed, unless th
	is not filed.)	ner transfers by either o	i both spouses whether or h	not a joint pennon is med, umess the s	pouses are separated and a joint petitio
None	commencement of this c individual, indicate with a repayment schedule under	ase unless the aggregate an asterisk (*) any paym er a plan by an approved	e value of all property that of nents that were made to a nonprofit budgeting and cred	constitutes or is affected by such transfected or account of a domestic supplitor counseling agency. (Married debtors	within 90 days immediately preceding the r is less than \$5,475. If the debtor is a ort obligation or as part of an alternative filingunder chapter 12 or chapter 13 must be a considered and light activity activity.
ddre	-			, , = =	
redi	tor: Best Buy		01/09	\$1,375	0
AME /	AND ADDRESS OF C	CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
	creditor, made within 90 such transfer is less than alternative repayment sch 13 must include payments	days immediately precedi \$600. Indicate with an as edule under a plan by an by either or both spouses	ing the commencement of this sterisk (*) any payments that vapproved nonprofit budgeting whether or not a joint petition	s case unless the aggregate value of all vere made to a creditor on account of a d	
lone	Complete a. or b., as appr				
	3. Payments to cre	ditors			
			Document F	Page 36 of 42	

Thompson 07M1-168680

Cook County, Il

None \boxtimes

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None \boxtimes

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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6. Assignments and receiverships

None \boxtimes

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated

None \boxtimes

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None \boxtimes

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None \boxtimes

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

\$650.00

NAME AND ADDRESS OF PAYEE

HELLER & RICHMOND, Payee:

Payor: Gerald L. Thompson

DATE OF PAYMENT.

Date of Payment:

Address:

LTD.

33 NORTH DEARBORN STREET

SUITE 1600

CHICAGO, IL 60602

10. Other transfers

None \boxtimes

None

 \boxtimes

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

AMOUNT OF MONEY OR

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11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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None	b. List the name and address of ev governmental unit to which the notice wa	ery site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the as sent and the date of the notice.
None		ceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. overnmental unit that is or was a party to the proceeding, and the docket number.
None	businesses in which the debtor was self-employed in a trade, profession, of the debtor owned 5 percent or more of the debtor owned 5 percent or more of the debtor is a partnership, businesses in which the debtor commencment of this case. If the debtor is a corporation,	the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which he voting or equity securities within six years immediately preceding the commencement of this case. Ilist the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the
None	b. Identify any business listed in respons	se to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
[If com	pleted by an individual or individual an	d spouse]
	re under penalty of perjury that I have r e true and correct.	ead the answers contained in the foregoing statement of financial affairs and any attachments thereto and that
	Date 2/14/2009	Signature /s/ Gerald L. Thompson of Debtor
	Date	Signature of Joint Debtor (if any)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <i>Gerald L.</i>	Thompson		Case No.	
			Chapter	7
		/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 14,000.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 7,346.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 37,685.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,130.18
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,130.00
тот	AL	14	\$ 14,000.00	\$ 45,031.00	

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UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re <i>Gerald L.</i>	Thompson		Case No.	
			Chapter	7
		/ Debtor		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,130.18
Average Expenses (from Schedule J, Line 18)	\$ 2,130.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 3,061.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 37,685.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 37,685.00

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In re G	erald L.	Thompson		Case No.	
			Debtor	_	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

·	enalty of perjury that I have read t of my knowledge, information a	the foregoing summary and schedules, consisting of and belief.	sheets, and that they are true and
Date: <u>2/14/2</u>	2009	Signature $\frac{/s/\ Gerald\ L.\ Thompson}{Gerald\ L.\ Thompson}$	
		[If joint case, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.